

Dear Colleague:

Thank you for your interest in the Indian Health Service Loan Repayment Program (IHSLRP). This booklet contains information and an application for the Fiscal Year (FY) 1997 Loan Repayment Program.

The application is composed of five sections:

- o Section I - Personal and Employment Information;
- o Section II - Educational and Practice Information;
- o Section III - Loan Information;
- o Affidavit; and
- o Contract.

Please complete **all** information in the application. You may need to make copies of the Section III Loan Information forms, if there are insufficient forms available in the booklet. Mail the original forms to the IHSLRP and retain a copy for your personal records. If you are approved for participation in the FY 1997 Loan Repayment Program, you will be notified by letter and a copy of your approved contract will be returned to you. It is imperative that you provide us with all Section III Loan Information forms at the time you submit your application. **No additional Section III Loan Information forms will be accepted after an award has been approved.**

It is your responsibility to work with a recruiter in your health profession and have that individual notify the IHSLRP once you have been matched to a loan repayment site. Information regarding health professions recruiters is located in the Appendix of this booklet. Once you are matched to a loan repayment site, your application will be eligible for evaluation.

If you are not funded in FY 1997, you will be notified by mail before September 30, 1997. If you have any questions, please write or call the IHSLRP at the address or telephone number provided in this booklet.

On behalf of the Indian Health Service, thank you for your interest in serving American and Alaska Native people.

Linus Everling, J.D., M.P.H.  
Director, Division of Health  
Professions Recruitment and Training

**DEPARTMENT OF HEALTH AND HUMAN SERVICES**  
**Public Health Service**  
**Indian Health Service**

**INDIAN HEALTH SERVICE**  
**LOAN REPAYMENT PROGRAM**  
**FOR THE 1997 FISCAL YEAR**

Indian Health Service  
Division of Health Professions Recruitment and Training  
Loan Repayment Program  
12300 Twinbrook Parkway, Suite 100  
Rockville, Maryland 20852

**Information and Application Booklet**

This Booklet describes the Indian Health Service (IHS) Loan Repayment Program (LRP). Should changes in the LRP occur before contracts become effective, revisions to this Bulletin will be provided to prospective participants prior to the conclusion of any loan repayment agreements. Please keep this Bulletin for future reference. It explains in detail the mutual contractual obligations of the Secretary and participants of the LRP.

## **PRIVACY ACT NOTICE**

### **GENERAL**

This information is provided pursuant to the Privacy Act of 1974 (Public Law (P.L.) 93-579), for individuals supplying information for inclusion in a system of records.

### **AUTHORITY**

Section 108 of the Indian Health Care Improvement Act (P.L.94-437), as amended by the Indian Health Care Amendments of 1992 (P.L. 102-573).

### **PURPOSE AND USES**

The purpose of the IHS LRP is to obtain health professionals to meet the staffing needs of the IHS in Indian health programs. The information you supply will be used to evaluate your eligibility for participation in the LRP. Selections are made on a competitive basis. A selectee's application and related data are made part of the file to be used within the Department of Health and Human Services (DHHS) for record-keeping and participant management while the selectee is in the program. The information may also be disclosed outside the Department as permitted by the Privacy Act, including disclosures to the public as required by the Freedom of Information Act, to the Congress, the National Archives, the Bureau of Accounting Office, and pursuant to court order. The name of an LRP recipient, the professional school he or she is attending or attended, and the date of graduation, may be made available to health professions associations and to groups who have responsibility for coordinating educational loan repayment funds paid to individuals from Federal and other sources, and to individuals and organizations deemed qualified by the Secretary to carry out such research. You are asked to provide your Social Security Number (SSN) on a voluntary basis. Should you not provide this information, and you are awarded an IHS educational loan repayment grant, this number will be required later for purposes of payroll and payments to you of IHS educational loan repayment benefits.

### **EFFECTS OF NONDISCLOSURE**

Under the Debt Collection Act, you are required to disclose your SSN, if you are awarded loan repayment. If you do not disclose your SSN, your application will be considered incomplete.

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## **PROGRAM ADMINISTRATION**

The LRP is administered at the IHS, Office of Human Resources, Division of Health Professions Recruitment and Training. The IHS is one of eight agencies of the U.S. Public Health Service (USPHS). The other Agencies are as follows: the Health Resources and Services Administration (HRSA), the Food and Drug Administration (FDA), the Centers for Disease Control (CDC), the National Institutes of Health (NIH), the Agency for Toxic Substances and Disease Registry (ATSDR), the Substance Abuse and Mental Health Service Administration (SAMHSA) and the Agency for Health Care Policy and Research (AHCPR).

## **DISCRIMINATION PROHIBITED**

Title VI of the Civil Rights Act of 1964, as amended, provides that no person in the United States (U.S.) shall, because of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.

Section 504 of the Rehabilitation Act of 1973, as amended, provides that no otherwise qualified handicapped individual in the U.S. shall, solely by reason of his/her handicap, be excluded from participation in, be denied the benefits of, or be subject to discrimination under any program or activity receiving Federal financial assistance.

## **INTRODUCING THE PROGRAM**

### **The Loan Repayment Program (LRP) for FY 1997:**

#### Eligibility, Disciplines & Specialties:

All health professions are eligible to apply to the LRP. However, physicians and nurses have historically received the highest priority for selection into the program.

LRP applicants must be health or allied health professionals who:

- ⌋ are U.S. Citizens;
- ⌋ are committed to practice at an IHS or other Indian health program priority site, demonstrated by enclosing a signed contract to serve at such a site;
- ⌋ are free to begin service on or before September 30, 1997, in a full-time clinical practice for two continuous years in an approved IHS or other Indian health program priority site; and,
- ⌋ have a degree in medicine, osteopathy, dentistry or other health profession as defined in Section 4(n); and have completed an approved graduate training program in medicine, osteopathy, dentistry or other health profession in a State, and have a license to practice medicine, osteopathy, dentistry, or, if applicable, other health profession in a State, except that the Secretary may waive the requirement of graduate training for good cause shown.

Section 4(n) of the Indian Health Care Improvement Act (IHCIA), Public Law (P.L) 94-437, as amended by the Indian Health Care Improvement Technical Corrections Act of 1996, under H.R. 3378, provides that:

Health Profession means allopathic medicine, family medicine, internal medicine, pediatrics, geriatric medicine, obstetrics and gynecology, podiatric medicine, nursing, public health nursing, dentistry, psychiatry, osteopathy, optometry, pharmacy, psychology, public health, social work, marriage and family therapy, chiropractic medicine, environmental health and engineering, an allied health profession, or any other health profession.

For the purposes of this program, the term "Indian health program" is defined in Section 108

(a)(2)(A) of the IHCIA, as follows:

...any health program or facility funded, in whole or in part, by the IHS for the benefit of American Indians and Alaskan Natives (AI/AN) and administered:

- a. Directly by the service; or
- b. By any Indian tribe or tribal or Indian organization pursuant to a contract under:
  - 1) The Indian Self-Determination Act (P.L. 93-638 as amended); or
  - 2) Section 23 of the Act of April 30, 1908 (25 U.S.C. 47), popularly known as the Buy Indian Act; or
  - 3) By an urban Indian organization pursuant to Title V of the IHCIA.

**Selection Criteria:**

The IHS has identified the positions in each Indian health program for which there is a need or vacancy and ranked those positions in order of priority by developing discipline specific prioritized lists of sites. Ranking criteria for these sites include the following:

- ↳ Historically critical shortages caused by frequent staff turnover;
- ↳ Current unmatched vacancies in a Health Profession Discipline;
- ↳ Projected vacancies in a Health Profession Discipline;
- ↳ Ensuring that the staffing needs of Indian health programs administered by an Indian tribe or tribal or health organization receive consideration on an equal basis with programs that are administered directly by the Service; and
- ↳ Giving priority to vacancies in Indian health programs that have a need for health professionals to provide health care services as a result of individuals having breached Loan Repayment contracts entered into under this section.

Consistent with this priority ranking, in determining which applications to approve and which contracts to accept, the IHS will give priority to applications made by AI/AN and to individuals recruited through the efforts of Indian tribes, tribal or Indian organizations.

- þ With respect to priorities among the various health professions, Section 108(d)(3)(A)(i)-(iii) require that of the total amount appropriated for fiscal year 1997 for loan repayment contracts, not less than 25 percent be provided to applicants who are nurses, nurse practitioners, or nurse midwives and not less than 10 percent be provided to applicants who are mental health professionals (other than nurses, nurse practitioners, or nurse midwives). This requirement does not apply if the number of applicants from these two groups, respectively, is less than the 25 and 10 percent requirements.
- þ Subject to the above statutory priority for nurses and mental health practitioners, the IHS will give priority in funding among health professionals to physicians in the following priority specialties: anesthesiology, emergency room medicine, general surgery, obstetrics/gynecology, ophthalmology, orthopedicsurgery, otolaryngology, otorhinolaryngology, psychiatry and radiology.

The following factors are equal in weight when applied and would be applied when all other factors are equal between applicants. One or all of the following factors may be applicable to an applicant, and the applicant who has the most of these factors, all other criteria equal, would be selected.

- þ An applicant's length of current employment in the IHS, tribal, or urban program.
- þ Availability for service earlier than other applicants (first come, first served); and
- þ Date the individuals's application was received by the LRP.

Applicants will be accepted into the LRP according to the above mentioned priorities as long as funds remain available during the fiscal year.

#### **Applying for Participation:**



**Applications:** An LRP application is enclosed as Appendix B of this booklet. Additional Information and Application booklets will be sent to potential applicants who write to, or telephone the following:

Indian Health Service  
Loan Repayment Program  
Twinbrook Metro Plaza - Suite 100  
12300 Twinbrook Parkway  
Rockville, Maryland 20852  
(301) 443-3396  
Telefax # (301) 443-4815  
**8:30 A.M. - 5:00 P.M., [EST]**  
**Monday through Friday,**  
***(except Federal holidays)***

**Completing the Application:**

The applicant should carefully review the application and submit all of the information requested in order to be eligible for the LRP. Loan information is requested in the Section III Financial Information portion of the application regarding the type and total amount of the educational loans the LRP would be asked to repay if the applicant were selected for participation. **No additional Section III Financial Information forms will be accepted after an applicant is awarded a contract, i.e., no Section III Information forms will be accepted for awardees after their respective award date is published and closes in the annual Federal Register notice.** Incomplete applications are not eligible for consideration of loan repayment assistance.

**Application and Award Deadlines:**

Applications for the FY 1997 LRP award year will be accepted and evaluated monthly beginning 30 days after publication of the Federal Register notice and will continue each month thereafter until all funds are exhausted.

Subsequent monthly deadline dates are scheduled for the Friday of the second full week of each month. Notice of awards will be mailed on the last working day of each month. Applicants selected for participation in the FY 1997 program cycle must begin their service period no later than **September 30, 1997**, the end of the fiscal year.

**Reapplying for FY 1998:**

Unsuccessful applicants will be notified and their applications will be kept on file for the FY 1998 LRP award cycle, if a written request to be included in the FY 1998 cycle is made by the applicant.

## **EXTENDING PARTICIPATION**

### **Contract Extensions of Participation:**

**Participants should make their contract extension requests as early in their final year of obligation as possible.** That is, early in the final year of their contractual 2-year service obligation (at least 6 months prior to the termination of their contract). Participants who wish to extend their participation in the LRP for an additional year should request an extension. If loan repayment funds are available, subject to the availability of funds appropriated by the Congress to the LRP, and the priority staffing needs of the IHS or Indian health programs, would continue to be met by an extension of their service, participants may be selected to continue their participation in the LRP. The participant must also have eligible health professions education loans not paid for under the initial contract.

The total period of service may not exceed the number of years that it will take to repay the total amount of the individual's qualified loans at up to \$30,000 and an additional 31 percent in Federal Withholding per year under the terms and conditions of the LRP contract. LRP recipients will be allowed to submit additional Section III Financial Information not covered under their initial verification of debt.

"Section E - Contract Extension" of the LRP Contract provides, in part, as follows:

Once the Secretary or his/her authorized representative approves a contract extension, the period of obligated service thereunder shall be calculated beginning the first day after which the participant's initial period of obligated service is completed, if completed the same fiscal year in which the contract extension is approved and if the participant remains on duty after completion of his/her initial period of obligated service. However, once program funds are exhausted, the Secretary will not sign the contract extension requests and no credit will be given for the time served after the completion of the initial period of obligated service. Loan Repayment recipients are therefore encouraged to make their contract extension requests as early as possible, preferably 6 months prior to the completion of their initial period of obligated service.

## **IHS LOAN REPAYMENT BENEFITS FOR FY 1997**

### **Benefits:**

LRP participants may enter into a service contract for two years. Special consideration is given to nurses, nurse practitioners, mental health and the physician priority medical specialties because of legislative mandates and the IHS staffing needs and shortages of these health and allied health professions. It is intended that these special considerations will attract sufficient numbers of these individuals to ameliorate these needs and shortages.

In FY 1997, the LRP will pay participants up to \$30,000 per year. (See the following examples). The LRP will pay an additional 31 percent annually to the **Internal Revenue Service** (IRS) to offset the increased tax liability incurred by the participant.

Some individuals have taken the opportunity to consolidate their non-health professions educational and health professions educational school indebtedness under a single loan payment. The LRP permits only repayment of health professions educational loans. Payments will be made to that portion of a consolidated loan that was taken out for health professions educational loans. The applicant must provide copies of his/her buy-out statements from the original lending institution(s) at the time of loan consolidation to determine that portion of the loan eligible for repayment.

### **Payments:**

**If the participant is already employed in the IHS or other Indian health program, but his/her contract is not signed by the IHS representative, payments will begin within 120 days from the date the IHS representative signs the contract. If the IHS representative has signed the LRP contract, but the participant has not begun his/her employment with the IHS or other Indian health program, payments will begin within 120 days from the date his/her entry on duty has been confirmed by the IHS.**

**EXAMPLE A** -- 2 Year Service Contract, \$90,000 in Qualified Educational Loans

Dr. Begay has \$90,000 in outstanding, qualified health professions educational loans (including principal and interest). The LRP will pay Dr. Begay up to \$30,000 per year; plus, an additional 31 percent will be sent directly to the IRS to offset his tax liability. Dr. Begay will receive \$60,000 in loan repayments made payable to him and an additional \$18,600 will be sent to the IRS making the total award \$78,600; however Dr. Begay may then apply for a contract extension for the remaining \$11,400.

**EXAMPLE B** -- 2 Year Service Contract, \$30,000 in Qualified Educational Loans

Ms. Malone, FNP, has \$30,000 in outstanding, qualified health professions educational loans (including principal and interest). The LRP will pay Ms. Malone up to \$15,000 per year; plus, an additional 31 percent will be sent directly to the IRS to offset her tax liability. Ms. Malone will receive a total of \$30,000 in loan repayments over 2 years, made payable to her and an additional \$9,300 will be sent to the IRS over 2 years, making her total award \$39,300.

**EXAMPLE C** -- Consolidation of Non-Health Professions Education and Health Professions Education Loans

Dr. Manz incurred a debt of \$15,000 for his non-health professions education. During his health professions education, he incurred an additional \$20,000 in loans. He then consolidated his educational loans into one loan where the final buy-out of his non-health professions education was \$15,000, and his health professions education was for \$20,000. His consolidated loan amounted to \$35,000. The portion of the consolidated loan eligible for repayment would be \$20,000 of the outstanding consolidated loan balance plus an additional 31 percent (\$6,200) that will be sent directly to the IRS to offset his tax liability making Dr. Manz's total 2 year award \$26,200.

**Loans Eligible for Repayment:**

The health professions educational loans qualifying for participation in the LRP are limited to Government (Federal, state, local) and commercial loans for health professions schools. The LRP will pay directly to the participant the principal, interest, and related expenses incurred for their qualifying health professions educational loans related to:

- professional school tuition expenses;
- other reasonable professional educational expenses, including fees, books, and laboratory expenses, incurred by the participant; or for
- reasonable living expenses as determined by the Secretary of Health and Human Services.

Loans received through participation in Federal loan programs already meet these statutory requirements and will not require further verification regarding the purposes for which the loans were obtained. They include:

- Health Education Assistance Loan (HEAL) Program
- Guaranteed Student Loan (GSL) Program
- Perkins Loan, formerly National Direct Student Loan (NDSL), Program
- Health Professions Student Loan (HPSL) Program
- Supplemental Loans for Students (SLS)
- PLUS Loans.

Educational loans received from other Government or commercial programs or lenders will require verification from the lender that they were granted only for the required educational purposes listed above. Undergraduate schools and graduate health professions schools are considered commercial lenders by the LRP.

#### **Financial Obligations Not Eligible for Repayment:**

The following financial or service debts incurred by prospective LRP participants under Federal and state programs are not eligible for repayment under the LRP:

- Physicians Shortage Area Scholarship Program;
- Public Health Service and National Health Service Corps Scholarship Training Program;
- IHS (P.L. 94-437, Section 104) Health Professions Scholarship Program;
- Public Health Service, National Health Service Corps Scholarship Program;
- Armed Forces (Air Force, Army, Marines, or Navy) Health Professions Scholarship Programs; and
- Loans from state entities which may be repaid either in cash or by obligated service will not be eligible for repayment under the LRP in deference to State health profession loan programs and so that LRP participants are not subject to conflicting obligations.

Also ineligible for repayment are loans for which contemporaneous documentation is unavailable. For example, loans obtained from friends and relatives.

If a person obtains a professional degree in nutrition and nursing, and comes to work in the IHS as a registered nurse, the loans obtained in pursuit of the nursing education are eligible for repayment while those obtained for the nutrition training are not.

### **Verification of Total Debt From Qualified Loans:**

Once you are selected for participation in the LRP, copies of your Section III Financial Information and Contract are sent to the Department of Health and Human Services, Health Resources and Services Administration, Division of Fiscal Services, Disbursement Branch, Special Payment Unit (DHHS/HRSA/DFS/DB/SPU), for verification of your total debt from your qualified educational loans.

Once your contract has been signed by you and the Secretary or his/her IHS delegate, loan repayments will begin as provided in Section D of the Loan Repayment Contract entitled, "Payments."

## **RESPONSIBILITIES OF PROGRAM PARTICIPANTS**

### **Tax Liability:**

Payments made to LRP participants to repay their health education loans are taxable income and will be reported to the IRS. In addition to this payment, an additional 31 percent will be sent directly to the IRS to offset the Federal tax liability, which is also considered taxable income.

DHHS/HRSA/DFS/DB/SPU will send participants a Form W-2 Wage and Tax Statement, reflecting the total amount of loan repayment and tax payments at the end of the calendar year. LRP participants should be cognizant that the LRP makes no provision for the payment(s) of state or local taxes and are advised to consult with their local or state tax office, or their financial advisor regarding the increased liability.

### **Communication with Lending Institutions:**

The verification of debt and the disbursement of loan repayments is conducted under a Memorandum of Agreement between the IHS and the DHHS/HRSA/DFS/DB/SPU. DHHS/HRSA/DFS/DB/SPU will obtain certifications of individual outstanding health professions educational loans from lending institutions. ***LRP participants are advised that they are personally responsible for making any payments which may be required before the first payments are made by the DHHS/HRSA/DFS/DB/SPU.*** Once payments begin, LRP participants normally should not have to make additional payments while they are satisfactorily participating in the LRP. If participants incur additional charges on their loans due to the delay in payment by the LRP, they will need to provide documentation and their claim will be considered.

### **Delinquent on the Repayment of any Federal Debt(s):**

If you are delinquent on the repayment of any Federal debt, you must provide an explanation on a separate sheet of paper with your social security number and include it with your application. Examples of "Federal debts" include delinquent Federal income taxes, audit allowances, Federally-guaranteed or Federal direct loans, and other miscellaneous Federal administrative debts. "Delinquent" federally-guaranteed or insured loans means the Federal Government has repurchased the loan from a lender because the borrower breached the loan agreement and is in default; for Federal direct loans, it means a debt more than 31 days past due on a scheduled payment.



## **IHS LOAN REPAYMENT SERVICE OBLIGATION**

### **Service:**

**LRP participants must serve their contracted period in a site identified by the IHS as an approved site.** The IHS annually ranks all sites in the IHS and other Indian health programs in order of priority by position. Priority is given to those sites that have the greatest vacancy rates and need.

### **Matching to a Site:**

Applicants will be notified of the LRP priority site listing for his/her health profession. No applicants will be selected for participation in the LRP until they have first agreed to begin service at an approved IHS or other Indian health program site before the end of FY 1997 (September 30, 1997).

Applicants and their spouses may have the opportunity for one trip, at Government expense, to visit one or more sites for employment interviews with site directors, subject to availability of funds. *Site visits must be arranged by contacting the appropriate IHS Health Professions Recruiter (See Appendix A).*

### **Employment Options:**

All participants entering the LRP will be employed for their service periods under salaried appointments either as commissioned officers in the Commissioned Corps of the U.S. Public Health Service or as general schedule (GS) employees in the Civil Service personnel system of the IHS; as an employee of a tribal program conducted under an Indian Self Determination Act (P.L. 93-638) contract; as an employee of an urban Indian program assisted under Title V of the IHCA; or as an employee of a "Buy Indian" program. **Each participant who serves in the IHS will be asked to sign an affidavit indicating that he/she understands the differences between the two IHS personnel systems and is able to make an informed decision to participate in one of the systems.** *Participants **must maintain a satisfactory level of employee performance** at his/her employment/approved site. Failure to meet employment performance standards may result in termination of employment and subsequently cause a participant to breach his/her LRP contract (see Termination section).*

## **TERMINATION OF THE LOAN REPAYMENT AGREEMENT**

1. If an applicant who has entered into a written contract with the Secretary and who--
  - a. is enrolled in the final year of a course of study and who--
    - (1) fails to maintain an acceptable level of academic standing in the educational institution in which the applicant is enrolled,
    - (2) voluntarily terminates such enrollment,
    - (3) is dismissed from such educational institution before completion of such course of study, or
    - (4) is enrolled in a graduate training program, fails to complete such training program, and does not receive a waiver from the Secretary under Section 108(b)(1)(B)(ii);

shall be liable, in lieu of any service obligation arising under such contract, to the United States for the amount which has been paid on such individual's behalf under the contract.

2. If, for any reason not specified in paragraph (1), an applicant breaches his or her written contract by failing either to begin, or complete, the applicant's period of obligated service in accordance with Section 108(f), the U.S. shall be entitled to recover from the applicant an amount to be determined in accordance with the following formula:

$$A = 3Z[(t-s)/t]$$

in which--

- a. "A" is the amount the U.S. is entitled to recover;
- b. "Z" is the sum of the amounts paid under this Section to, or on behalf of, the applicant and the interest on such amounts which would be payable if, at the time the amounts were paid, they were bearing interest at the maximum legal prevailing rate, as determined by the Treasurer of the U.S.;
- c. "t" is the total number of months in the applicant's period of obligated service in accordance with Section 108(f); and
- d. "s" is the number of months of such period served by such applicant in accordance with this section.

The above text concerning damages for breach of the LRP contract is taken directly from Section 108(l) of the IHCA.

Termination by the Government/tribal/urban Indian/Buy Indian health program of a participant's employment during his or her period of contracted service because of the participant's unsatisfactory performance shall be considered a breach of the LRP Contract. The above cited default provisions will apply to all LRP participants.

**Damages Payable in One Year:**

Any amount of damages which the U.S. is entitled to recover under Section 108(l) shall be paid to the U.S. within the 1-year period beginning on the date of the breach or such longer period beginning on such date as specified by the Secretary. Damages not paid within the prescribed 1-year period will result in interest and late penalties being charged in addition to the damages.

**Effects of Delinquency in Paying Damages:**

If the damages owed are not paid within three months after the 1-year payment period, the HRSA/DFS Debt Management Branch, will use collection agencies under contract with the Administrator of the General Services Administration or contract directly with collection agencies selected by the DHHS. Delinquencies of more than 60 days or damages of more than \$100 may be disclosed to appropriate credit reporting agencies.

**Waiver, Cancellation or Discharge of a Participant's Obligation:**

- Any obligation of an individual under the LRP for service or payment of damages shall be canceled upon the death of the individual.
- The Secretary shall by regulation provide for the partial or total waiver or suspension of any obligation of service or payment by an individual under the LRP whenever compliance by the individual is impossible or would involve extreme hardship to the individual and if enforcement of such obligation with respect to any individual would be unconscionable.
- The Secretary may waive, in whole or in part, the rights of the U.S. to recover amounts under this section in any case of extreme hardship or other good cause shown, as determined by the Secretary.
- Any obligation of an individual under the LRP for payment of damages may be released by a discharge in bankruptcy under Title 11 of the U.S. Code only if such discharge is granted after the expiration of the 5-year period beginning on the first date that payment of such damages is required, and only if the bankruptcy court finds that non-discharge of the obligation would be unconscionable.

## **APPENDIX A**

**þ PHYSICIAN RECRUITERS**

**þ DENTIST RECRUITERS**

**þ NURSE RECRUITERS**

**þ OTHER HEALTH PROFESSIONS RECRUITERS**

## INDIAN HEALTH SERVICE - PHYSICIAN RECRUITERS

### **VINA BOHLING**

Aberdeen Area IHS  
309 Federal Building  
115 4th Avenue, SE  
Aberdeen, SD 57401  
PH: (605) 226-7531, ext. 531  
FAX #: (605) 226-7508

### **KEN BARTLINE, RN**

Alaska Area Native Health Service  
250 Gambell St.  
Anchorage, AK 99501  
PH: (907) 257-1457 1-800-528-6680  
FAX #: (907) 257-1168

### **ALVINA Z. WASETA**

Albuquerque Area IHS  
Western Bank Bldg., Room 1502  
505 Marquette, NW  
Albuquerque, NM 87102-0097  
PH: (505) 766-1555 1-800-382-3027  
FAX #: (505) 248-5439

### **NINA MCFADDEN, LIC. SW**

Bemidji Area IHS  
203 Federal Building  
Bemidji, MN 56601  
PH: (218) 759-3415 1-800-892-3079  
FAX #: (218) 759-3512

### **CAROL KRIEGER**

Billings Area IHS  
2900 4th Avenue N.  
P.O. Box 2143  
Billings, MT 59103  
PH: (406) 247-7123 1-800-277-5997  
FAX #: (406) 247-7231

### **STEPHEN MADER, M.D. (Acting)**

California Area IHS  
1825 Bell Street, Suite 200  
Sacramento, CA 95825  
PH: (916) 566-7001  
FAX #: (916) 566-7053

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### **DARRELL E. PRATT, CHIEF**

Physician Recruitment Branch  
Indian Health Service Headquarters  
5600 Fishers Lane, Rm 6-39  
Rockville, Maryland 20857  
PH: (301) 443-4242  
FAX #: (301) 443-1071

### **BYRON JASPER, D.D.S.**

### **BYRON G. JASPER, D.D.S.**

Nashville Area IHS  
711 Stewarts Ferry Pike  
Nashville, TN 37214  
PH: (615) 736-2400  
FAX #: (615) 736-2406

### **RAY M. BAYLES**

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## **INDIAN HEALTH SERVICE - DENTIST RECRUITER**

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## INDIAN HEALTH SERVICE - NURSE RECRUITERS

### **DORIS FIEDLER, R.N.**

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### **BRENDA GABBARD**

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## **PRIORITY SPECIALTIES**

**Family Nurse Practitioners**

**Certified Nurse Midwives**

**Registered Nurse Anesthetists**

## **OTHER HEALTH PROFESSIONS RECRUITERS**

### **AUDIOLOGY/SPEECH PATHOLOGY**

Mr. Charles Lewis  
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### **COMPUTER SCIENCE**

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### **DIETETICS/NUTRITION**

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### **ENVIRONMENTAL HEALTH - SANITATION**

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### **HEALTH EDUCATION/PUBLIC HEALTH**

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### **HEALTH CARE ADMINISTRATION**

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### **OCCUPATIONAL THERAPY**

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US PHS Indian Hospital  
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## **APPENDIX B**

**þ SECTION I**

**þ SECTION II**

**þ SECTION III**

**þ CONTRACT**

**þ AFFIDAVIT**